

WHAT IS CLAIMED IS:

1 1. A method for facilitating analysis of a commercial credit customer,
2 comprising:

3 determining customer information associated with the commercial
4 credit customer, at least some of the customer information being associated
5 with a plurality of commercial credit accounts; and

6 generating risk information associated with the customer by applying at
7 least one of a plurality of risk models to the customer information.

1 2. The method of claim 1, wherein said determining and generating
2 are performed for a plurality of customers, and further comprising:

3 generating a list of high risk customers based on risk information.

1 3. The method of claim 2, further comprising:

2 periodically transmitting information associated with the list to a risk
3 manager via a communication network.

1 4. The method of claim 1, wherein the customer information includes
2 at least one of: (i) a business segment, (ii) a company type, and (iii) a product
3 type.

1 5. The method of claim 1, wherein the customer information includes
2 at least one of: (i) a customer characteristic, (ii) a payment history, (iii) a loss
3 history, (iv) a delinquency status, and (v) an aggregate customer account
4 size.

1 6. The method of claim 1, wherein the customer information includes
2 at least one of: (i) an account characteristic, (ii) a collateral type, (iii) a
3 delinquency status, (iv) an original account size, (v) an account duration, (vi) a
4 total balance, (vii) a maximum total balance within a pre-determined period of
5 time, (viii) an original equipment cost, (ix) a security deposit, (x) payment
6 timing information, and (xi) payment amount information.

1 7. The method of claim 1, wherein the risk information comprises at
2 least one of: (i) a risk score, and (ii) a risk category.

1 8. The method of claim 1, further comprising:
2 calculating a risk score based on the risk information, economic
3 information, and deal information.

1 9. The method of claim 1, wherein the risk information is further based
2 on information received from at least one third-party.

1 10. The method of claim 9, wherein the received information is
2 associated with at least one of: (i) a customer, (ii) a customer category, and
3 (iii) a plurality of customers.

1 11. The method of claim 1, wherein the plurality of risk models were
2 created based on historical commercial credit information.

1 12. The method of claim 11, wherein the plurality of risk models were
2 further created based on at least one of: (i) a segmentation analysis, (ii) a
3 univariate analysis, and (iii) multivariate analysis.

1 13. The method of claim 1, further comprising:
2 selecting an appropriate risk model to apply to the customer
3 information.

1 14. The method of claim 13, wherein said selecting is based on the
2 customer information.

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1 15. An apparatus, comprising:
2 a processor; and
3 a storage device in communication with said processor and storing
4 instructions adapted to be executed by said processor to:
5 determine customer information associated with a commercial
6 credit customer, at least some of the customer information being
7 associated with a plurality of commercial credit accounts, and
8 generate risk information associated with the customer by
9 applying at least one of a plurality of risk models to the customer
10 information.

1 16. The apparatus of claim 15, wherein said storage device further
2 stores at least one of: (i) a customer database, (ii) an account database, (iii) a
3 risk model database, and (iv) an analysis database.

1 17. The apparatus of claim 15, further comprising:
2 a communication device coupled to said processor and adapted to
3 communicate with at least one of: (i) an information device, (ii) an accounts
4 receivable system, (iii) a third-party service, and (iv) a risk manager device.

1 18. A medium storing instructions adapted to be executed by a
2 processor to perform a method for facilitating analysis of a commercial credit
3 customer, said method comprising:

4 determining customer information associated with the commercial
5 credit customer, at least some of the customer information being associated
6 with a plurality of commercial credit accounts; and

7 generating risk information associated with the customer by applying at
8 least one of a plurality of risk models to the customer information.

1 19. A method of facilitating commercial credit customer analysis,
2 comprising:

3 identifying a set of historical customers, each historical customer being
4 associated with at least one commercial credit account;

5 performing a segmentation analysis to determine customer segments;

6 identifying potential variables;

7 performing univariate analysis on the potential variables to identify
8 potentially predictive variables;

9 performing multivariate analysis on the potentially predictive variables
10 to select most predictive variables;

11 establishing risk models using the most predictive variables for each
12 customer segment; and

13 for a plurality of active customers, periodically:

14 retrieving internal account data associated with the active
15 customers,

16 receiving external customer data associated with the active
17 customers,

18 identifying a subset of the active customers based on the risk
19 models, internal account data, and external customer data, and
20 transmitting a notification associated with the subset of active
21 customers to at least one risk manager via a communication network.

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